

**Table I.D.3.b(2004) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	18.7%	26.6%	28.4%	28.4%	22.7%	23.9%	24.4%
Industry group **								
Agric., fish., forest.	18.0%	24.5% *	7.8% *	19.0% *	15.2% *	25.1%	14.2% *	18.6%
Mining and manufacturing	20.7%	18.0%	28.5%	25.7%	22.4%	19.3%	21.8%	20.6%
Construction	19.8%	13.1%	20.0%	22.6%	20.8%	18.1%	20.7%	19.0%
Utilities and transp.	23.8%	35.8%	21.6% *	26.0%	26.1%	23.2%	24.3%	23.7%
Wholesale trade	25.0%	11.0% *	30.6%	34.0%	28.1%	22.0%	25.8%	24.8%
Fin. svcs. and real estate	23.6%	20.2%	23.3%	25.9%	28.6%	22.6%	21.5%	23.9%
Retail trade	32.7%	26.3%	29.0%	44.2%	43.2%	28.9%	30.6%	33.1%
Professional services	25.7%	20.9%	31.1%	29.6%	32.5%	23.2%	26.5%	25.6%
Other services	24.7%	15.3%	26.9%	25.7%	30.2%	24.4%	21.0%	25.5%
Ownership								
For profit, incorporated	24.6%	18.5%	27.4%	27.3%	28.2%	23.4%	24.2%	24.6%
For profit, unincorporated	25.6%	21.4%	25.1%	37.8%	27.0%	23.3%	25.2%	25.8%
Nonprofit	21.9%	13.2% *	21.7%	25.2%	29.9%	19.2%	19.4%	22.2%
Age of firm								
Less than 5 years	29.5%	23.8%	26.8%	39.1%	28.8%	33.2%	26.8%	35.4%
5-9 years	30.4%	18.6%	31.0%	33.1%	37.4%	30.9%	26.4%	33.7%
10-19 years	27.1%	18.7%	33.9%	32.3%	28.7%	23.9%	26.2%	27.8%
20 or more years	23.5%	17.4%	22.6%	25.9%	27.9%	21.3%	21.8%	23.8%
Unknown	23.9%	.	47.9% *	45.5%	27.7%	23.7%	57.5%	23.8%
Multi/single status								
2 or more locations	24.0%	22.8% *	32.4%	26.2%	28.0%	22.9%	26.2%	23.9%
1 location only	25.3%	18.6%	25.9%	29.5%	29.2%	17.5% *	23.6%	27.2%
Percent full-time employees								
Less than 25%	13.2% *	15.6%	20.2% *	12.1% *	42.8%	9.7% *	19.1%	12.5% *
25-49 %	26.6%	20.6% *	24.6%	39.5%	35.2%	25.0%	26.5%	26.6%
50-74 %	28.0%	13.8%	26.9%	35.7%	36.7%	27.1%	22.5%	28.9%
75% or more	24.1%	19.3%	26.7%	28.2%	27.5%	22.4%	24.0%	24.1%
Union presence								
No union employees	26.8%	19.3%	29.3%	31.6%	30.1%	24.8%	25.8%	27.1%
Has union employees	17.8%	12.1% *	12.6%	13.3%	20.2%	18.2%	10.8%	18.4%
Unknown	24.3%	16.9%	32.6% *	19.5% *	33.9%	24.0%	29.6%	24.2%
Percent low wage employees								
50% or more low wage	28.3%	20.4%	27.3%	34.9%	31.5%	27.1%	26.3%	28.5%
Less than 50% low wage	23.7%	18.5%	26.5%	27.5%	28.0%	22.0%	23.7%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3.b(2004) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	2.00%	2.46%	1.76%	1.10%	0.65%	1.15%	0.56%
Industry group **								
Agric., fish., forest.	3.19%	9.82% *	8.55% *	7.19% *	5.90% *	2.79%	10.24% *	3.01%
Mining and manufacturing	0.60%	4.54%	4.47%	2.60%	1.36%	0.54%	2.67%	0.62%
Construction	1.50%	2.32%	3.91%	4.20%	4.04%	4.18%	2.11%	2.18%
Utilities and transp.	1.29%	5.43%	7.51% *	6.58%	3.80%	1.51%	5.18%	1.47%
Wholesale trade	1.65%	3.35% *	3.97%	2.77%	3.70%	1.86%	2.48%	1.95%
Fin. svcs. and real estate	0.70%	3.48%	5.42%	4.73%	1.90%	0.98%	2.53%	0.80%
Retail trade	1.16%	5.23%	4.50%	3.64%	3.86%	1.06%	2.37%	1.12%
Professional services	0.67%	3.46%	3.82%	3.14%	1.49%	1.09%	2.83%	0.94%
Other services	1.72%	2.13%	4.69%	4.14%	2.93%	2.44%	2.03%	2.15%
Ownership								
For profit, incorporated	0.47%	1.64%	3.16%	1.46%	1.43%	0.57%	1.11%	0.46%
For profit, unincorporated	1.33%	4.02%	5.25%	3.07%	2.96%	1.76%	3.27%	1.53%
Nonprofit	1.97%	5.06% *	3.44%	4.52%	3.06%	1.94%	3.11%	2.25%
Age of firm								
Less than 5 years	3.22%	6.57%	7.22%	6.13%	5.44%	5.50%	4.00%	3.97%
5-9 years	2.72%	2.93%	7.15%	5.29%	4.47%	4.53%	3.46%	2.94%
10-19 years	0.87%	1.11%	4.82%	2.91%	1.69%	1.75%	1.90%	0.83%
20 or more years	0.58%	1.87%	2.00%	2.03%	1.17%	0.88%	1.23%	0.70%
Unknown	0.76%	.	15.15% *	9.83%	3.15%	0.76%	14.31%	0.75%
Multi/single status								
2 or more locations	0.40%	9.98% *	6.05%	2.14%	1.25%	0.47%	3.04%	0.45%
1 location only	1.21%	1.99%	2.45%	2.14%	1.52%	6.03% *	1.37%	2.26%
Percent full-time employees								
Less than 25%	5.41% *	3.96%	9.58% *	11.81% *	7.60%	6.78% *	3.52%	6.68% *
25-49 %	2.64%	6.31% *	4.52%	7.10%	4.11%	3.61%	5.77%	2.98%
50-74 %	1.38%	2.50%	3.79%	4.94%	5.28%	1.55%	3.06%	1.56%
75% or more	0.37%	2.18%	2.52%	1.86%	1.16%	0.62%	1.10%	0.44%
Union presence								
No union employees	0.49%	2.11%	2.68%	1.62%	0.97%	0.76%	1.17%	0.53%
Has union employees	1.25%	4.98% *	3.20%	3.52%	2.17%	1.29%	1.31%	1.35%
Unknown	1.08%	4.99%	10.02% *	9.26% *	5.45%	1.02%	8.12%	1.07%
Percent low wage employees								
50% or more low wage	1.39%	3.25%	2.94%	4.76%	2.72%	1.14%	2.86%	1.53%
Less than 50% low wage	0.45%	2.15%	2.67%	1.70%	1.02%	0.69%	1.36%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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